

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roberto Virgilio
Joanne Virgilio
Debtors

Case No. 15-01715-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 78

Date Rcvd: Jun 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2020.

db/jdb
cr +Roberto Virgilio, Joanne Virgilio, 45 Thomas Drive, McSherrystown, PA 17344-1136
+PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square,
Harrisburg, PA 17120-0001
cr +The Bank of New York Mellon Trust Company, Nationa, Stern & Eisenberg, PC, 1581 Main Street,
Suite 200, Warrington, Pa 18976-3403
4739601 +ACL Realty Corp., 3060 Peachtree Road NW, Suite 270, Atlanta, GA 30305-2218
4636347 +Amato Keating and Lessa, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
4636348 American Recovery Service Inc., 555 St. Charles Drive, Suite 100,
Thousand Oaks, CA 91360-3983
4636349 Anesthesia Association of York, P.O. Box 70240, Philadelphia, PA 19176-0240
4636350 +Apple Hill Surgical Center, 25 Monument Road, Suite 270, York, PA 17403-5073
4636351 Arcadia Recovery Bureau, LLC, P.O. Box 70256, Philadelphia, PA 19176-0256
4636354 +Bova Food Distributors, Inc., 4365 County Line Road, Chalfont, PA 18914-1825
4636355 Bureau of Account Management, P.O. Box 8875, Camp Hill, PA 17001-8875
4636361 +Emergency Physicians Assoc., P.O. Box 740021, Cincinnati, OH 45274-0021
4643312 +EverHome, 301 West Bay Street, Jacksonville, FL 32202-5184
4636362 +Everhome Mortgage, P.O. Box 2167, Jacksonville, FL 32232-0004
4636363 FilterShine USA, P.O. Box 202, Denver, PA 17517-0202
4636364 +First Data Merchant Services Corp., P.O. Box 17548, Denver, CO 80217-0548
4636368 Hanover Pathology Associates, P.O. Box 139, State College, PA 16804-0139
4636369 +Impero Foods and Meats Inc, 130 S. Janney Street, Baltimore, MD 21224-2609
4636370 +John Gross & Company, P.O. Box 1189, 400 Cheryl Ave., Mechanicsburg, PA 17055-3319
4636372 +Mitchell Malzberg, P.O. Box 5122, 6 E. Main Street, Suite 7, Clinton, NJ 08809-2627
4729866 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4636376 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
4902979 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell TX 75019-4620
4904235 Nationstar Mortgage LLC, c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028,
Columbus, Ohio 43216-5028
5070295 +Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096,
Dallas TX 75261-9096
4636375 Nationwide Insurance, P.O. Box 10479, Des Moines, IA 50306-0479
4636377 +Nordstrom, 1600 Seventh Avenue, Suite 2600, Seattle, WA 98101-2284
4636378 +Ocwen Loan Services, P.O. Box 24738, West Palm Beach, FL 33416-4738
4636380 PA Department of Revenue, P.O. Box 280405, Harrisburg, PA 17128-0405
4636384 PFS Roma PA, 301 Heron Drive, Swedesboro, NJ 08085-1773
4636385 +PNC Merchant Services, One PNC Plaza, Pittsburgh, PA 15265-0001
4636381 Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
4636382 +Penn Waste, P.O. Box 3066, York, PA 17402-0066
4636383 Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946,
Harrisburg, PA 17108-0946
4658571 +Performance Food Group Inc, Mitchell Malzberg Esq, PO Box 5122 6 E Main ST,
Clinton NJ 08809-0122
4636386 #Premier Vein Specialists, LLC, 875 Poplar Church Road, Camp Hill, PA 17011-2203
4636387 Quantum Imaging & Therapeutic Assoc, P.O. Box 62165, Baltimore, MD 21264-2165
4636389 +RMS, 77 Hartland Street, Suite 401, East Hartford, CT 06108-3253
4636391 +Sager, Swisher and Company, LLP, 15 N. Third Street, Columbia, PA 17512-1103
4636392 +Stanton S. Leboutitz, MD, PC, 1936 Powder Mill Road, Ste A, York, PA 17402-4744
4950957 +The Bank of New York Mellon, c/o Ocwen Loan Servicing LLC, Attn: Bankruptcy Dept.,
P.O. Box 24605, West Palm Beach, FL 33416-4605
4636393 The Hartford, P.O. Box 2024, Hartford, CT 06145-2024
5263172 U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609
5263173 U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609,
U.S. Bank Trust National Association, no, PO Box 814609, Dallas, TX 75381-4609
4636395 +USFOODS Inc., 1200 Hoover Avenue, Allentown, PA 18109-9333
4636396 Victoria Secret, P.O. Box 6598728, San Antonio, TX 78265
4636397 Wellspan Health, P.O. Box 742641, Cincinnati, OH 45274-2641
4636398 +Wellspan Physicians Billing, P.O. Box 742641, Cincinnati, OH 45274-2641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jun 25 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
4636346 +EDI: GMACFS.COM Jun 25 2020 23:13:00 Ally, P.O. Box 78234, Phoenix, AZ 85062-8234
4644590 EDI: GMACFS.COM Jun 25 2020 23:13:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
4636352 E-mail/Text: EBN_IndianapolisIMC@receivemorermp.com Jun 25 2020 19:07:14
Berks Credit & Collections, Inc., P.O. Box 329, Temple, PA 19560-0329
4636353 +EDI: WFNBN.COM Jun 25 2020 23:13:00 BonTon, P.O. Box 659813, San Antonio, TX 78265-9113
4686312 +E-mail/Text: bkdept@canccapital.com Jun 25 2020 19:06:58 CAN Capital Merchant Services Inc,
fkn AdvanceMe Inc, 2015 Vaughn Rd Bldg 500, Kennesaw GA 30144-7831
4636357 +EDI: CAPITALONE.COM Jun 25 2020 23:13:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4668479 EDI: BL-BECKET.COM Jun 25 2020 23:13:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701

4673343 +E-mail/Text: bankruptcy@cavps.com Jun 25 2020 19:07:10 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

4636358 EDI: WFNNB.COM Jun 25 2020 23:13:00 Comenity - Pier 1 Imports, P.O. Box 659617,
San Antonio, TX 78265-9617

4636359 E-mail/PDF: DellBKNotifications@resurgent.com Jun 25 2020 19:14:53 DELL Preferred Account,
P.O. Box 6403, Carol Stream, IL 60197

4636360 +E-mail/Text: bankruptcynotices@ecolab.com Jun 25 2020 19:07:05 ECOLAB, 655 Lone Oak Drive,
Eagan, MN 55121-1649

4677497 +E-mail/Text: BKMail@tiaabank.com Jun 25 2020 19:07:01 EverBank, 301 West Bay Street,
Jacksonville, FL 32202-5180

4636365 EDI: FSAE.COM Jun 25 2020 23:13:00 FirstSource Advantage, LLC, P.O. Box 628,
Buffalo, NY 14240-0628

4636366 +E-mail/Text: julie.baugher@pinnaclehealth.org Jun 25 2020 19:07:02 Hanover Hospital,
300 Highland Ave., Hanover, PA 17331-2203

4636367 E-mail/Text: julie.baugher@pinnaclehealth.org Jun 25 2020 19:07:02 Hanover Hospital,
P.O. Box 824234, Philadelphia, PA 19182-4234

4636371 +E-mail/Text: bncnotices@becket-lee.com Jun 25 2020 19:07:03 Kohls, P.O. Box 2983,
Milwaukee, WI 53201-2983

4636373 +E-mail/Text: Bankruptcies@nragroup.com Jun 25 2020 19:07:14 National Recovery Agency,
P.O. Box 67015, Harrisburg, PA 17106-7015

4693168 +EDI: JEFFERSONCAP.COM Jun 25 2020 23:13:00 Nordstrom Fsb,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

4636379 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Jun 25 2020 19:07:13
PA Department of Labor & Industry, Unemployment Compensation Fund,
651 Boas Street, Room 1700, Harrisburg, PA 17121-0725

4946202 EDI: PRA.COM Jun 25 2020 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

4693131 EDI: PRA.COM Jun 25 2020 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541

4662384 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 19:07:06
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946

4655735 EDI: Q3G.COM Jun 25 2020 23:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

4641586 EDI: RECOVERYCORP.COM Jun 25 2020 23:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4636388 +E-mail/Text: bankruptcy@rewardsnetwork.com Jun 25 2020 19:07:02 Rewards Network,
300 South Park Road, Ste 300, Hollywood, FL 33021-8353

4685245 +E-mail/Text: bankruptcy@rewardsnetwork.com Jun 25 2020 19:07:02
Rewards Network Establishment Services Inc., 2 N. Riverside Plaza, Suite 200,
Chicago, IL 60606-2677

4692529 EDI: RMSC.COM Jun 25 2020 23:13:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

5029696 +EDI: RMSC.COM Jun 25 2020 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

4636394 +EDI: RMSC.COM Jun 25 2020 23:13:00 TJ Max Rewards, P.O. Box 965018,
Orlando, FL 32896-5018

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)

cr* U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609

4660073* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

4729867* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

4636374* National Recovery Agency, Inc., PO Box 67015, Harrisburg, PA 17106-7015

4943296* +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620

4946201* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

4636390* +RMS, 77 Hartland St, Suite 401, East Hartford, CT 06108-3253

4636356 ##+CAN Capital, 414 West 14th Street, 3rd Floor, New York, NY 10014-1013

TOTALS: 0, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor EverBank ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor EverBank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brenda Sue Bishop on behalf of Creditor PA Department of Revenue bbishop@attorneygeneral.gov,
ARC-Court-MiddleDistrict@attorneygeneral.gov
Celine P DerKrikorian on behalf of Creditor EverBank ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Nationstar Mortgage, LLC. ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Craig A. Diehl on behalf of Debtor 2 Joanne Virgilio cdiehl@cadiehlaw.com,
jhanawalt@cadiehlaw.com/r51336@notify.bestcase.com
Craig A. Diehl on behalf of Debtor 1 Roberto Virgilio cdiehl@cadiehlaw.com,
jhanawalt@cadiehlaw.com/r51336@notify.bestcase.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-C
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
amps@manleydeas.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Recovery Management Systems Corporation claims@recoverycorp.com
Sindi Mncina on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-C
smncina@rascrane.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor The Bank of New York Mellon Trust Company,
National Association wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 18

Information to identify the case:

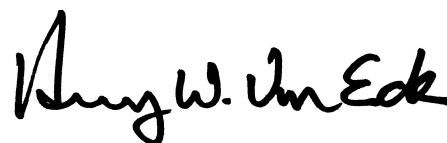
Debtor 1	<u>Roberto Virgilio</u>	Social Security number or ITIN	xxx-xx-9036
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2 (Spouse, if filing)	<u>Joanne Virgilio</u>	Social Security number or ITIN	xxx-xx-1227
	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-01715-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Roberto Virgilio
dba Alfredo Pizza II & Ristorante

Joanne Virgilio

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk6/25/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.